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ONTARIO ASSOCIATION OF SOCIAL WORKERS (OASW)

SOCIAL WORK COUNSELLING IN WORKPLACE GROUP BENEFITS PLANS

Workplace group benefits plans in Ontario provide employees with access to an array of services, including counselling. There is, however, great variability in how counselling is offered, in terms of:

- how the service is accessed
- who may access the service
- the number of visits allowed
- the professions selected to provide this service.

Generalists in social work are the primary providers of Employee Assistance Program (EAP) services, indicating that employers presently and historically have recognized the profession's expertise in counselling. Unfortunately, this recognition does not often extend to coverage of social work counselling, in specialized services, offered outside of EAPs, within group benefit plans.

Social workers, as well as members of the public, are often perplexed by the lack of coverage of social work counselling as a stand-alone benefit. The widely held conviction that insurance companies are resistant to this coverage is largely ill-founded. **Insurance companies repeatedly state that in a competitive market, they are prepared to cost-out and provide any benefit that an employer wants and is willing to pay for.**

It is a well-documented fact that a range of personal factors impact upon the health and productivity of Canada's workforce. Access to counselling provided by social workers is not simply an asset to employees and their families – it adds value to organizations within which they work and so it is advantageous to everyone and also helps to create healthier communities.

It is vital that employees let their employers know that they want social work counselling covered as a stand-alone benefit in their workplace group benefits plan!

Is counselling provided by social workers covered under your workplace group benefits plans? If not, is it because:

a) Your employer is not aware of the cost-effectiveness of including this benefit, i.e., the fact that evaluations of organizations that provide access to Employee Assistance Programs (EAPs) show evidence of: an increase in productivity; a reduction in absenteeism, use of sick time and short-term disability plans; decreased grievances and arbitrations and a decrease in use of drug benefits plans?



b) Employees have not asked their union or, in non-unionized settings, their human resource personnel or employer to provide coverage?

Answer:

While a number of factors influence the type and level of benefits included in workplace group benefits plans, primary among these are:

- Lack of awareness on the part of employees regarding the type and level of benefits covered or missing from their group benefits plan; and
- Lack of awareness on the part of employers regarding the merits and cost-effectiveness of providing options in coverage.

Why is coverage important?

From the perspective of an Employee:

- **Choice and Accessibility:** Adding coverage of counselling provided by social workers affords choice and greater accessibility of professionals that offer counselling. This is particularly important when specialized skills are required related to a problem or issue that an employee is addressing.
- **Approach and Skills:** Social workers and psychologists (whose services are frequently covered under group plans) are trained differently. Social workers focus on the person in their environment, what is known as the “social determinants of health”, and help people get their lives back on track. As part of the social domain they assess social workers include the impact of the workplace and how it contributes to the concern. They work with individuals as well as their families and help people connect to resources across different types of services. Psychologists tend to focus, on the other hand, on the individual and do psychological testing.
- **Diagnosis:** Some professions diagnose under the *DSM-V (Diagnostic and Statistical Manual of Mental Disorders)*, and employees may be concerned about having a mental health diagnosis on their file that is accessible to the insurance company. This concern can be a deterrent to seeking counselling. For this reason, employees may be more comfortable talking to a social worker.
- **Possibility of Lower Fees:** Fees charged by social workers are generally lower than those charged by psychologists, although this can vary depending upon the geographic region and level of experience. This means that more visits with a social worker are possible under the annual amount of coverage.